

Certificate Number: 15111-NJ-DE-037986957

Bankruptcy Case Number: 18-11548



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 2, 2023, at 10:02 o'clock AM EST, Venessa H. Douglass completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: December 2, 2023 By: /s/Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education